

Information to identify the case:

Debtor 1 Yolanda C Shivers–Anderson

First Name Middle Name Last Name

Social Security number or ITIN xxx–xx–0738

EIN -- --

Debtor 2 Fitzroye H Anderson

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx–xx–8034

EIN -- --

United States Bankruptcy Court District of New Jersey

Case number: **20–13821–MEH**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Yolanda C Shivers–Anderson

Fitzroye H Anderson

6/12/25

By the court: Mark Edward Hall
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Yolanda C Shivers-Anderson
Fitzroye H Anderson
Debtors

Case No. 20-13821-MEH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 12, 2025

User: admin
Form ID: 3180W

Page 1 of 5
Total Noticed: 84

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Yolanda C Shivers-Anderson, Fitzroye H Anderson, 57 Ruskin Avenue, Hamilton, NJ 08610-3714
cr	+ MIDFIRST BANK, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518749629	+ Capitalhealth, 750 Brunswick Ave, Trenton, NJ 08638-4143
518749645	+ Crown Asset Management, LLC as Assignee, 3100 Breckinridge Blvd., # 725, Duluth, GA 30096-7605
518749646	+ Crown Asset Management, LLC as Assignee, 3100 Breckinridge Blvd #725, Duluth, GA 30096-7605
518749650	+ Helm Assocs, 801 Bristol Pike, Croydon, PA 19021-5447
518749661	+ Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
518749664	+ Stephen Einstein, 39 Broadway, Suite 1250, New York, NY 10006-3089
518749673	+ TD Bank USA, N.A., c/o Keating, Lauren, Judith, Lyons Dough, & Veldhuis, PC, 136 Gaither Drive, Suite 100, Mount Laurel, NJ 08054-1725
518749676	++ TRINITAS REGIONAL MEDICAL CENTER, ATTN TONI LOGIUDICE, 225 WILLIAMSON STREET, ELIZABETH NJ 07202-3625 address filed with court:, Trinitas Regional Medical Center, 225 Williamson Street, Elizabeth, NJ 07202

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 12 2025 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 12 2025 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 12 2025 20:51:00	Santander Consumer USA Inc., 8585 N. Stemmons Fwy., Ste 1100-N, Dallas, TX 75247-3822
518831520	EDI: GMACFS.COM	Jun 13 2025 00:31:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519262496	+ EDI: AISACG.COM	Jun 13 2025 00:31:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518749624	+ EDI: GMACFS.COM	Jun 13 2025 00:31:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
518749625	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 12 2025 20:50:00	Aspire/Emerge, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
518749626	+ EDI: BANKAMER	Jun 13 2025 00:31:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
518788530	+ EDI: BANKAMER2		

District/off: 0312-3

User: admin

Page 2 of 5

Date Rcvd: Jun 12, 2025

Form ID: 3180W

Total Noticed: 84

		Jun 13 2025 00:31:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518749641	Email/Text: customercareus@creditcorpsolutionsinc.com	Jun 12 2025 20:50:00	Credit Corp Solutions, 121 W. Election Rd., Suite 200, Draper, UT 84020
518749643	Email/Text: bankruptcy@cunj.org	Jun 12 2025 20:51:00	Credit Union Of New Jersey, P.O. Box 7921, Trenton, NJ 08628
518792081	Email/Text: bankruptcy@cunj.org	Jun 12 2025 20:51:00	Credit Union of New Jersey, Attn: Risk Mitigation Dept, POB 7921, Ewing, NJ 08628-3010
518749627	+ EDI: CAPITALONE.COM	Jun 13 2025 00:31:00	Cap1/Justice, Capital One Retail Srvs/Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
518749628	+ EDI: CAPITALONE.COM	Jun 13 2025 00:31:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518759453	+ EDI: AISACG.COM	Jun 13 2025 00:31:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518749631	+ Email/Text: bankruptcy@cavps.com	Jun 12 2025 20:51:00	Cavalry Portfolio Services, 500 Summit Lake, Suite 400, Valhalla, NY 10595-2321
518749630	+ Email/Text: bankruptcy@cavps.com	Jun 12 2025 20:51:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
518754013	+ Email/Text: bankruptcy@cavps.com	Jun 12 2025 20:51:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518749632	EDI: CITICORP	Jun 13 2025 00:31:00	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
518749633	+ EDI: CITICORP	Jun 13 2025 00:31:00	Citimortgage, Attn: Centralized Bankruptcy, Po Box 9438, Gettsburg, MD 20898-9438
518749634	+ Email/Text: mediamanagers@clientservices.com	Jun 12 2025 20:50:00	Client Services, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
518749635	+ EDI: WFNNB.COM	Jun 13 2025 00:31:00	Comenity Bank/Ashley Stewart, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518749637	+ EDI: WFNNB.COM	Jun 13 2025 00:31:00	Comenity/MPRC, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518749636	+ EDI: WFNNB.COM	Jun 13 2025 00:31:00	Comenity/MPRC, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518749638	EDI: WFNNB.COM	Jun 13 2025 00:31:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
518749639	+ EDI: WFNNB.COM	Jun 13 2025 00:31:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518749640	+ EDI: CONVERGENT.COM	Jun 13 2025 00:31:00	Convergent Outsourcing, Inc., 800 SW 39th Street, PO Box 9004, Renton, WA 98057-9004
518749642	+ Email/Text: bankruptcy@cunj.org	Jun 12 2025 20:51:00	Credit Union Of New Je, P.O. Box 7921, Trenton, NJ 08628-0921
518749644	^ MEBN	Jun 12 2025 20:38:28	Crown Asset Management, c/o Stephen Einstein & Associates, P.C, 39 Broadway Suit 1250, New York, NY 10006-3089
518749647	EDI: CITICORP	Jun 13 2025 00:31:00	Deptartment Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518749649	+ EDI: AMINFOFP.COM	Jun 13 2025 00:31:00	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
518749651	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jun 12 2025 20:51:00	Hyundai Motor Finance, Attn: Bankruptcy, Po Box 20809, Fountain Valley, CA 92728-0809

District/off: 0312-3

User: admin

Page 3 of 5

Date Rcvd: Jun 12, 2025

Form ID: 3180W

Total Noticed: 84

518749652	+ EDI: LCIICSYSTEM	Jun 13 2025 00:31:00	IC System, Inc, Attn: Bankruptcy, Po Box 64378, Saint Paul, MN 55164-0378
518749653	+ EDI: LCIICSYSTEM	Jun 13 2025 00:31:00	IC System, Inc., 444 Highway 96 East, PO Box 64378, Saint Paul, MN 55164-0378
518749654	EDI: IRS.COM	Jun 13 2025 00:31:00	Internal Revenue Service, 955 South Springfield Avenue, Springfield, NJ 07081
518749648	EDI: BLUESTEM	Jun 13 2025 00:31:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
518873375	Email/PDF: bncnotices@becket-lee.com	Jun 12 2025 21:05:06	Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518749655	+ EDI: CAPITALONE.COM	Jun 13 2025 00:31:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
518787004	Email/PDF: resurgentbknotifications@resurgent.com	Jun 12 2025 21:04:35	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519807979	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 12 2025 21:26:34	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519807980	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 12 2025 21:15:27	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518777838	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 12 2025 21:04:22	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518749656	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 12 2025 21:04:34	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
518835044	+ EDI: AISMIDFIRST	Jun 13 2025 00:31:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
518749657	+ EDI: AISMIDFIRST	Jun 13 2025 00:31:00	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
518749658	^ MEBN	Jun 12 2025 20:38:14	National Enterprise Systems, 2479 Edison Blvd., Unit A, Twinsburg, OH 44087-2476
518833423	+ EDI: BASSASSOC.COM	Jun 13 2025 00:31:00	Oliphant Usa, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
518749659	+ Email/Text: janicemorgan@optimum.net	Jun 12 2025 20:51:00	P.D.A.B. Inc., 66 Ford Road, Suite 114, Denville, NJ 07834-1300
518749660	EDI: PRA.COM	Jun 13 2025 00:31:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
518788118	EDI: PRA.COM	Jun 13 2025 00:31:00	Portfolio Recovery Associates, LLC, c/o AVENUE, POB 41067, Norfolk, VA 23541
518796844	EDI: PRA.COM	Jun 13 2025 00:31:00	Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541
518808498	+ EDI: JEFFERSONCAP.COM	Jun 13 2025 00:31:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518826488	EDI: Q3G.COM	Jun 13 2025 00:31:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518802024	EDI: Q3G.COM	Jun 13 2025 00:31:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
518783141	EDI: Q3G.COM	Jun 13 2025 00:31:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788

District/off: 0312-3

User: admin

Page 4 of 5

Date Rcvd: Jun 12, 2025

Form ID: 3180W

Total Noticed: 84

518826489	EDI: Q3G.COM	Jun 13 2025 00:31:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518749662	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Jun 12 2025 21:05:00	Regional Acceptance Corporation, Attn: Bankruptcy, 1424 East Fire Tower Road, Greenville, NC 27858-4105
518799467	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 12 2025 20:51:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
519811689	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jun 12 2025 20:50:00	STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY, DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245
518749663	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 12 2025 20:51:00	Santander Consumer USA, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St, Reading, PA 19601-3544
518749665	+ Email/Text: bankruptcy@sunrisecreditservices.com	Jun 12 2025 20:51:00	Sunrise Credit Services, Inc., PO Box 9100, Farmingdale, NY 11735-9100
518749668	+ Email/Text: EBN@seliplaw.com	Jun 12 2025 20:51:00	Synchrony Bank, c/o Selip & Stylianou, LLP, 10 Forest Ave, P.O. Box 914, Paramus, NJ 07653-0914
518749667	+ EDI: SYNC	Jun 13 2025 00:31:00	Synchrony Bank, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
518749666	+ EDI: SYNC	Jun 13 2025 00:31:00	Synchrony Bank, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
518751050	^ MEBN	Jun 12 2025 20:37:50	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518749669	+ EDI: SYNC	Jun 13 2025 00:31:00	Synchrony Bank/Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518749670	+ EDI: SYNC	Jun 13 2025 00:31:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518815629	+ Email/Text: bncmail@w-legal.com	Jun 12 2025 20:51:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518749674	+ EDI: TDBANKNORTH.COM	Jun 13 2025 00:31:00	TD Bank, USA, 2035 Limestone Rd, Wilmington, DE 19808-5529
518749671	+ EDI: WTRRN BANK.COM	Jun 13 2025 00:31:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
518749672	+ EDI: WTRRN BANK.COM	Jun 13 2025 00:31:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
518749677	+ EDI: VERIZONCOMB.COM	Jun 13 2025 00:31:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
518749678	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jun 12 2025 21:04:32	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
518808897	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jun 12 2025 21:04:54	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 74

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

District/off: 0312-3

User: admin

Page 5 of 5

Date Rcvd: Jun 12, 2025

Form ID: 3180W

Total Noticed: 84

cr *+ Ally Capital, P.O. Box 130424, Roseville, MN 55113-0004
518749675 ##+ Trinitas Anesthesia Associates, PO Box186, Glen Head, NY 11545-0186

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Candyce Ilene Smith-Sklar	on behalf of Debtor Yolanda C Shivers-Anderson njpalaw@gmail.com r56958@notify.bestcase.com
Candyce Ilene Smith-Sklar	on behalf of Joint Debtor Fitzroye H Anderson njpalaw@gmail.com r56958@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Ally Capital ecfmail@mortoncraig.com mortoncraigecef@gmail.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Michael R. DuPont	on behalf of Creditor Credit Union of New Jersey dupont@redbanklaw.com lori@redbanklaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9